

PROTECTING YOUR PROFITS

*Discover newfound freedom and a
sense of security in retirement*



CHRISTOPHER KROLAK

The JChristopher Group

BRIGHT

Thinking

BEST OF BOTH WORLDS

People who want safety know where to put their money. People who want growth also know where to find opportunity. But, what if you want both? It is possible to achieve safety and opportunity on the same dollar at the same time.

EMOTION PLAYS A ROLE

The most successful type of investing, contrarian investing, is emotionally difficult to do because it means selling your winners when the market is doing well and buying losers when the market's in the dumps. We take the emotion out of the equation.

EMOTION PLAYS A ROLE

Don't fall in love with your financial tools; fall in love with the results - growth, income, security, tax control, freedom, options, peace of mind



Protect your Profits

SIX TELLTALE NUMBERS

18

Number of months the average bear market lasts *(in which stock prices fall)*

62

Number of months it takes the average diversified investor to recover from a bear market.

3%

Number of money managers in the world who have outperformed the S&P 500 (an almost free, unmanaged index) over the last 15 years

0

Number of our clients who have lost any principal or interest following our advice using fixed index strategies.

670,000

Number of dollars a \$1 investment pays after doubling 20 times and being taxed 33% at the end. (growing in a tax-deferred account)

28,466

Number of dollars a \$1 investment pays after doubling 20 times and being taxed 33% on the gain. (growing outside a tax-deferred account)

Diversify. As investors we've heard it a million times from money managers. Own a broad stroke of investments or risk your hard-earned savings in a highly volatile market. The idea they tout is right. Protect yourself. **But there's a better strategy, one where you don't have to settle for diversified returns that tend to be low because the losers are pulling down the winners. In this approach, guarantees replace the need for diversification, giving you a return that competes favorably**

Consider **THIS**

IMPORTANT

Retain your Gains

- Secure your standard of living
- Earn guaranteed returns for the next 12 months
- Never give your principal or credited interest back to the market
- Receive monthly income for life
- Pay taxes when you decide, deferring until you make a withdrawal
- Put all your money to work without paying consultation fees
- Invest in one of the safest and best places for retirees to keep their money



When you're young and not yet dreaming of retirement, it's easy to be aggressive with your money. When you're approaching sixty and getting ready to say goodbye to a steady paycheck, you need your money to go to work for you. There's simply no way you can afford to be risky, wasting valuable retirement years trying to recover from dips in the market. You need reliability. You need to protect your principal and lock in your gains.



Our advisors offer products to generate income every month and interest every year. You never give your principal or gains back to the market. The horsepower comes from ***linking*** to major stock and bond indices and fixed interest accounts, moving your money between these crediting methods according to trends. You get safety and opportunity all wrapped in one vehicle. And you never again have to wonder whether your advisor is making the right decision to buy or sell at exactly the right time. It's on autopilot. Maintain the standard of living you have now for the rest of your life. The strategy we'll teach you during your second opinion visit will benefit you even if we never do business together. We get second opinions on our health; wouldn't you like a second opinion on your wealth? You can't get a second opinion from the person who gave you the first. You already know their views.

“If you aren’t willing to own a stock for 10 years, don’t even think about owning it for 10 minutes.”

WARREN BUFFETT, CEO OF BERSKHIRE HATHAWAY AND THE 7TH RICHEST MAN IN THE WORLD.

IN OTHER WORDS

“The idea you can beat the indexes over time is a fairy tale.”

Money Magazine

The sad truth is that over the past 15 years 97% of professional money managers failed to beat the unmanaged S&P 500. This means quite simply that the overwhelming majority of these money managers are getting their megabuck salaries for reducing our returns.

Protect your Profits



Some

CLOSING THOUGHTS

At this stage of your life,
how important is having less becoming?

- Less worry = more happiness
- Less clutter = more space
- Less planning = more doing
- Less desire = more contentment
- Less distraction = more concentration

Since 1998, trillions of dollars have been allocated to these strategies because they help investors avoid losses when the stock and bond market are doing poorly, yet they benefit from the gains when the markets are performing positively. Enabling themselves to focus their time and energy on what's important, living their best life.

Come meet with us to learn more, and after your visit you will walk away with 2 possible outcomes.

Portfolio One

- **No protection from losses**
- **No guarantee of gain even if the markets do well**
- **Fees**
- **Another gamble on the stock and bond market with your life's savings**

Portfolio Two

- **Protection from losses**
- **Guaranteed gains, even if the markets don't do well**
- **Limits on fees**
- **Less worry = More Retirement**

Protect your Profits - Retain Your Gains

**No Fee to talk to us
No Stress.
No Obligation**

We're not here to judge, but to offer perspective, be supportive of your situation, and encourage growth in a way that you are comfortable with.

Call today to schedule an hour with us.

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Off-site and Zoom Meetings also available.

